

Information to identify the case:

Debtor 1	Diane Hall	Social Security number or ITIN	xxx-xx-0868
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-10102-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane Hall
aka Diane Johnson-Hall, fka Diane Johnson

4/25/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Diane Hall
 Debtor

Case No. 17-10102-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Apr 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2019.

db
 516578072 +Diane Hall, 228 Pennsylvania Avenue, Franklinville, NJ 08322-2367
 516578076 Advocare Laurel Pediatrics, PO Box 3001, Voorhees, NJ 08043-0598
 516578077 Ditech Financial LLC, PO Box 44265, Jacksonville, FL 32231-4265
 516578078 Eichenbaum & Stylianou, LLC, PO Box 914, Paramus, NJ 07653-0914
 516578078 Emrg Phy Assoc os S.Jersey, PC, 3583 Ridge Park Drive, Akron, OH 44333-8203
 516578079 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 516578081 +Flagstar Bank, FSB, Attn: Fein Such Kahn & Shepard, PC, 7 Century Drive, Suite 201,
 Parsippany, NJ 07054-4609
 516578082 HRRG Collections, PO Box 8486, Coral Springs, FL 33075-8486
 516578083 +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823
 516578084 Kennedy Medical Group, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001
 516578086 +Rashema Johnson, 228 Pennsylvania Avenue, Franklinville, NJ 08322-2367
 516578087 Sears Credit Cards, PO Box 6286, Sioux Falls, SD 57117-6286
 516578088 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 516578092 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424
 516578094 +Virtua Health - West Jersey, Attn: AMCOL Systems, 111 Lancewood Road,
 Columbia, SC 29210-7523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 26 2019 00:12:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 26 2019 00:12:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516583181 E-mail/Text: bankruptcy@bbandt.com Apr 26 2019 00:12:05 BB&T, PO Box 1847,
 Wilson, NC 27894-1847
 516578073 +E-mail/Text: bankruptcy@bbandt.com Apr 26 2019 00:12:06 BB&T Loan Services,
 MC 100-50-02-57, PO Box 2306, Wilson, NC 27894-2306
 516649103 EDI: CRFRSTNA.COM Apr 26 2019 03:28:00 Credit First NA, PO Box 818011,
 Cleveland, OH 44181-8011
 516578074 EDI: CRFRSTNA.COM Apr 26 2019 03:28:00 Credit First/Firestone, PO Box 81083,
 Cleveland, OH 44181
 516578075 EDI: DIRECTV.COM Apr 26 2019 03:28:00 DirecTV, PO Box 5007, Carol Stream, IL 60197-5007
 516784975 +EDI: AIS.COM Apr 26 2019 03:28:00 Directv, LLC, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 516808257 E-mail/Text: bankruptcy.bnc@ditech.com Apr 26 2019 00:12:14
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516652075 E-mail/Text: cashiering-administrationservices@flagstar.com Apr 26 2019 00:13:31
 Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098-2639
 516578080 +E-mail/Text: bankruptcy@fnbinc.com Apr 26 2019 00:11:20 First National Collection Bureau,
 610 Waltham Way, Sparks, NV 89437-6695
 516747434 +EDI: MID8.COM Apr 26 2019 03:28:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 516777211 +EDI: PRA.COM Apr 26 2019 03:28:00 Orion Portfolio Services LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516578085 +E-mail/Text: ebn@vativrecovery.com Apr 26 2019 00:12:12 Palisades Collection LLC,
 210 Sylvan Avenue, Suite 1, Englewood Cliffs, NJ 07632-2510
 516635158 E-mail/Text: ebn@vativrecovery.com Apr 26 2019 00:12:12 Palisades Collections, LLC,
 VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Collections, LLC,
 P.O. Box 40728, Houston, TX 77240-0728
 516755217 +EDI: RMSC.COM Apr 26 2019 03:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 516578089 EDI: RMSC.COM Apr 26 2019 03:28:00 Synchrony Bank/JC Penney, PO Box 965060,
 Orlando, FL 32896-5060
 516578090 EDI: RMSC.COM Apr 26 2019 03:28:00 Synchrony Bank/Sam's Club, PO Box 965060,
 Orlando, FL 32896-5060
 516578091 EDI: CITICORP.COM Apr 26 2019 03:28:00 THD/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 516578093 +EDI: VERIZONCOMB.COM Apr 26 2019 03:28:00 Verizon, 140 West St, New York, NY 10007-2123
 TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517263385* Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 35

Date Rcvd: Apr 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor FLAGSTAR BANK, FSB cmecf@sternlav.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
R. A. Lebron on behalf of Creditor FLAGSTAR BANK, FSB bankruptcy@feinsuch.com
Richard S. Hoffman, Jr. on behalf of Debtor Diane Hall rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Sindi Mncina on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVING LLC
smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9